

Information to identify the case:

Debtor 1	<u>Anthony C DiBenedetto</u>	Social Security number or ITIN xxx-xx-1026
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 16-27213-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony C DiBenedetto

11/17/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony C DiBenedetto
Debtor

Case No. 16-27213-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Nov 17, 2022

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:

Recip ID	Recipient Name and Address
db	Anthony C DiBenedetto, 1302 Persimmon Court, Mahwah, NJ 07430-2377
sp	+ Bangel, Cohen & Falconetti, LLP, 91-31 Queens Boulevard, Suite 400, Elmhurst, NY 11373-5555
516381048	+ PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
516545763	+ The Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 17 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 17 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
516461631	Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 20:48:10	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516533924	EDI: AIS.COM	Nov 18 2022 01:38:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516381043	+ Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 20:48:21	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516381044	+ EDI: CITICORP.COM	Nov 18 2022 01:38:00	Bby/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516381045	EDI: JPMORGANCHASE	Nov 18 2022 01:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516381046	Email/Text: camanagement@mtb.com	Nov 17 2022 20:43:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
516438878	Email/Text: camanagement@mtb.com	Nov 17 2022 20:43:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516559079	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 20:43:00	PNC BANK N.A., PO BOX 94982, CLEVELAND,OHIO 44101
516381047	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 20:43:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
516603795	EDI: PRA.COM	Nov 18 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516603774	EDI: PRA.COM	Nov 18 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516603794	EDI: PRA.COM	Nov 18 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA

District/off: 0312-2

User: admin

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516381049	+ EDI: CITICORP.COM	23541	
516381050	+ EDI: RMSC.COM	Nov 18 2022 01:38:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
516382022	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516381051	+ EDI: CITICORP.COM	Nov 18 2022 01:38:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516381052	+ EDI: VERIZONCOMB.COM	Nov 18 2022 01:38:00	Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Anthony C DiBenedetto dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jamal J Romero	on behalf of Debtor Anthony C DiBenedetto jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magnettrustee.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

TOTAL: 6